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MODIFICATION AGREEMENT

THIS AGREEMENT, made this 18th day of October, 1976, by and between JURAL LIMITED PARTNERSHIP (a Limited Partnership under the laws of South Carolina, with William W. Kehl and James M. Shoemaker, Jr. being the sole General Partners), hereinafter referred to as the "Mortgagor", and LIBERTY LIFE INSURANCE COMPANY, a South Carolina corporation having its principal place of business in Greenville, South Carolina, hereinafter referred to as the "Mortgagee";

WITHESEETH:

WHEREAS, the Mortgagee is the owner and holder of that certain note written in the original principal sum of Six Hundred Thirty-five Thousand and no/100 (\$635,000.00) Dollars, with interest thereon at the rate of Ten and one-fourth (10-1/4%) percent per annum, made by Mortgagor to Mortgagee, dated the 30th day of December, 1974, secured by a mortgage bearing even date therewith and recorded in the Office of the Register of Mesne Conveyance for Greenville County in REM Book 1330, page 515, which mortgage is now a valid first lien on the premises described in Exhibit "A" attached hereto; and

WHEREAS, the Mortgagor and Mortgagee desire to modify the note and mortgage to increase the principal amount, to change the interest rate and to modify the manner and amount of payment of the principal and interest provided in said note so that such payments shall be due and payable as hereinafter provided;

NOW, THEREFORE, in consideration of the premises and the mutual covenants and agreements of the parties hereto, and for the purpose of carrying out the intention above expressed, the Mortgagor and the Mortgagee hereby covenant and agree as follows:

1. The principal amount of the note is hereby increased to Seven Hundred Fifteen Thousand and no/100 (\$715,000.00) Dollars, and the interest rate is hereby changed to Ten and one-eighth (10-1/8%) percent per annum.

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